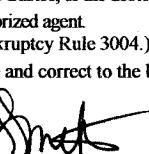


Exhibit 16

Proof of Claim No. 4134

B 10 Modified (Official Form 10) (12/11)

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK		PROOF OF CLAIM
Name of Debtor and Case Number: Residential Funding Company, LLC, Case No. 12-12019		
NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Tia Smith		<input type="checkbox"/> Check this box if this claim amends a previously filed claim.
Name and address where notices should be sent: Tia Smith 4011 Hubert Avenue Los Angeles, California 90008		Court Claim Number: _____ (If known)
Telephone number: 323-384-4493 email: myfathersdiamond@msn.com		Filed on:
Name and address where payment should be sent (if different from above): FILED JOINTLY WITH CASE NOS.: 12-12020; 12-12032; 12-12042; 12-12052		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
Telephone number: _____ 3,000,000.00		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.
If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		<input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(____). Amount entitled to priority: _____
2. Basis for Claim: PREDATORY LENDING, WRONGFUL FORECLOSURE (See instruction #2)		
3. Last four digits of any number by which creditor identifies debtor: 9130		3a. Debtor may have scheduled account as: _____ (See instruction #3a)
		3b. Uniform Claim Identifier (optional): _____ (See instruction #3b)
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.		
Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate: _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable (when case was filed)		
Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____ Basis for perfection: _____		
Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Claim Pursuant to 11 U.S.C. § 503(b)(9): Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. \$ _____ (See instruction #6)		
7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)		
8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted".) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain: COMPLAINT IS VOLUMINOUS; SEE ATTACHED FACE PAGE		
9. Signature: (See instruction #9) Check the appropriate box. <input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. (Attach copy of power of attorney, if any.) <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.) <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)		
I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: Tia Smith Title: _____ Company: _____ Address and telephone number (if different from notice address above): _____		
Telephone number: _____		11/5/2012 (Date)
<div style="text-align: right;">  RECEIVED NOV 09 2012 KURTZMAN CARSON CONSULTANTS COURT USE ONLY </div>		

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and

9. Signature: (See instruction #9) Check the appropriate box.

I am the creditor. I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I am the trustee, or the debtor, or
their authorized agent.
(See Bankruptcy Rule 3004.)

I am a guarantor, surety, indorser, or other codebtor.
(See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Tia Smith

Title:

Company:

Address and telephone number (if different from notice address above): _____

Telephone number:

Penalty for presenting fraudulent claim: Fine of up to \$500,000

A standard linear barcode is positioned horizontally across the page, consisting of vertical black lines of varying widths on a white background.

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KURTZMAN CARSON CONSULTANTS
COURT USE ONLY

1 TIA SMITH
2 4011 Hubert Avenue
3 Los Angeles, CA 90008
4 (323) 384-4493
5 FAX (323) 295-0517
6 Plaintiff in Pro Per

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8
9 SUPERIOR COURT OF THE STATE OF CALIFORNIA
10 COUNTY OF LOS ANGELES

11 TIA SMITH

12 Plaintiff,

13 vs.

14 AMERICAN MORTGAGE NETWORK,
15 INC., RESIDENTIAL FUNDING
16 COMPANY, WALMAR FINANCIAL
17 GROUP, AURORA BANK FSB, CAL-
18 WESTERN RECONVEYANCE
19 CORPORATION, HOMECOMINGS
20 FINANCIAL, GMAC, RESIDENTIAL
ACCREDIT LOANS, INC., DEUTSCHE
BANK TRUST COMPANY AMERICAS
as INDENTURED TRUSTEE for RALI
2007-QO1, FIRST AMERICAN TITLE
INSURANCE COMPANY AND
DOES 1-20, inclusive

21 Defendants.

22 Case No.: BC465542
23 (Assigned For All Purposes to
24 Hon. John L. Segal)

25 **SECOND AMENDED COMPLAINT
[JURY TRIAL DEMANDED]**

26 1. BREACH OF CONTRACT;
2. BREACH OF IMPLIED COVENANT OF
GOOD AND FAIR DEALING;
3. BREACH OF FIDUCIARY DUTY;
4. DECEPTIVE BUSINESS PRACTICES;
5. FRAUDULENT CONCEALMENT;
6. FRAUDULENT OMISSIONS;
7. INTENTIONAL INFILCTION OF
EMOTIONAL DISTRESS;
8. INTENTIONAL MISREPRESENTATION;
9. NEGLIGENCE;
10. NEGLIGENT MISREPRESENTATION;
11. QUIET TITLE
12. SLANDER OF TITLE;
13. TRESPASS ON CONTRACT;
14. UNCONSCIONABILITY;
15. UNJUST ENRICHMENT;
16. WRONGFUL CONVERSION OF REAL
PROPERTY;
17. WRONGFUL FORECLOSURE;
18. VIOLATION OF BUSINESS AND
PROFESSIONS CODE §17200;
19. VIOLATION OF CALIFORNIA
CODE §1788.17;
20. VIOLATION OF TILA;

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- 21. VIOLATION OF RESPA;
- 22. VIOLATION OF CALIFORNIA MORTGAGE LENDING ACT CALIFORNIA FINANCIAL CODE SECTION 50000;
- 23. VIOLATION OF CALIFORNIA CIVIL CODE SECTION 1916.7 (10);
- 24. VIOLATION OF EQUAL CREDIT OPPORTUNITY ACT;
- 25. VIOLATION OF CA CIV. CODE §1572;
- 26. VIOLATION OF CALIFORNIA CIVIL CODE SECTION 2923.5;
- 27. VIOLATION OF CALIFORNIA CIVIL CODE SECTION 2923.6;
- 28. RESCISSION;
- 29. INJUNCTIVE RELIEF;
- 30. DECLARATORY RELIEF

Filed jointly with:

Residential Accredit Loans Inc 12-12052
Homeways Financial LLC 12-12042
Gmac Mortgage LLC 12-12032